

Continuation of Application No. 08/690,358

line 12, delete "comes" and insert --is carried out,--;

line 13, delete "into effect";

line 15, delete "having" and insert --obtaining--;

same line 15, delete "sum" and insert --amount--;

line 17, delete "As described above" and insert --Thus--;

line 18, delete "the" and insert --a--;

same line 18, delete "of a" and insert --in the--;

same line 18, after "balance" insert --carried by the IC card--;

line 19, after "for" insert --a--; and

same line 19, delete "to" and insert --in--.

IN THE SPECIFICATION:

Please replace the original specification with the attached Substitute Specification.

IN THE CLAIMS

Please cancel claims 1-9 and 11-18 without prejudice or disclaimer and amend claim

10 as follows:

- SUB-B2
a
10. (amended) An electronic purse loan system, comprising:
an IC card provided with a storage for storing an ID number [for storing] and
electronic money information including the amount of a balance; and
a terminal comprising [an] IC card reading/writing means for reading information
stored in said IC card [or] and writing information to said IC card, [an] input means for